

Information to identify the case:

Debtor 1	<u>Frank Franco</u>	Social Security number or ITIN	xxx-xx-6188
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Josephine Franco</u>	Social Security number or ITIN	xxx-xx-4892
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 19-20852-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Franco

Josephine Franco
aka Josephine Squillace

10/3/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank Franco
Josephine Franco
Debtors

Case No. 19-20852-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 03, 2024

Form ID: 3180W

Total Noticed: 113

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Franco, Josephine Franco, 32 Pennington Avenue, Waldwick, NJ 07463-1526
cr	+ AIS Portfolio Services, LLC Attn: Ford Motor Credi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City., OK 73118-7901
cr	+ Ford Motor Credit Company LLC., servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
518272988	+ Allstate NJ Inc. Co., PO Box 4310, Carol Stream, IL 60197-4310
518272993	American Honda Finance Corporation, c/o Synergetic Communication, Inc., 5460 N.W. Central \$220, Houston, TX 77092
518272995	+ American Total Lawn Care LLC, 56 Overpeck Ave., Ridgefield Park, NJ 07660-1822
518272998	+ Bureaus Investment Group, c/o Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479
518376697	CKS Financial, PO Box 788, Kirkland, WA 98083-0788
518273000	+ Capital One Bank, c/o Altran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
518273001	+ Capital One Bank, c/o Stoneleigh Recovery Assoc., PO Box 1479, Lombard, IL 60148-8479
518273010	+ Citibank, N.A., c/o Global Credit & Collection Corp., PO Box 2127, Schiller Park, IL 60176-0127
518273021	+ Dr. Frederick W. DeNike, 24 Emerson Plaza West, Emerson, NJ 07630-1826
518273022	+ Dr. John T. Cozzone, 1 West Ridgewood Ave., Suite 302, Paramus, NJ 07652-2361
518273027	+ Joe Lo Martire, J&L Landscaping, 48 Lindbergh Parkway, Waldwick, NJ 07463-1329
518273033	+ New Jersey Manufacturers, c/o Convergent Commercial, Inc., 925 Westchester Ave., Suite 101, West Harrison, NY 10604-3562
518273034	+ PerkinElmer Labs, NTD, PO Box 504543, Saint Louis, MO 63150-4543
518273036	+ Portfolio Recovery Assoc., c/o Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
518273040	+ Quest Diagnostics, c/o American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
518273050	+ Synchrony Bank, c/o NCC Business Services of Ohio, 16605 North 28th Ave., Suite A-106, Phoenix, AZ 85053-7551
518273058	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518273056	+ The Valley Hospital, c/o Meridian Resource Co., PO Box 659505, San Antonio, TX 78265-9505
518273063	+ Victoria's Secret, Atlantic Credit and Finance, Inc., PO Box 2001, Warren, MI 48090-2001
518273065	+ Waldwick Water Department, PO Box 65, Waldwick, NJ 07463-0065

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 03 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BASSASSOC.COM	Oct 04 2024 00:25:00	Oliphant Financial, LLC, Bass & Associates P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
cr	+ ^ MEBN	Oct 03 2024 20:40:57	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518336929	Email/Text: Bankruptcy@absoluteresolutions.com		

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Total Noticed: 113

		Oct 03 2024 20:41:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
518272985	+ Email/Text: bkr@virtuososourcing.com	Oct 03 2024 20:42:00	ADT Securty, c/o Virtuoso Sourcing Group, 4500 Cherry Creek South Drive, Suite 500, Denver, CO 80246-1500
518272986	+ Email/Text: amscbankruptcy@adt.com	Oct 03 2024 20:43:00	ADT Securty, PO Box 371878, Pittsburgh, PA 15250-7878
518272991	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 03 2024 20:43:00	American Honda Finance, Po Box 168088, Irving, TX 75016
518312006	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 03 2024 20:43:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518273026	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 03 2024 20:43:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101
518272984	+ Email/Text: bncnotices@stengerlaw.com	Oct 03 2024 20:41:00	Absolute Resolutions Investment, Cross River Bank/Best Egg, c/o Stenger & Stenger PC, 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2454
518272987	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 03 2024 20:49:13	Affirm Inc, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
518272989	+ EDI: CCS.COM	Oct 04 2024 00:31:00	Allstate NJ Insurance Company, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
518272990	+ Email/Text: bkfilings@zwickerpc.com	Oct 03 2024 20:43:00	American Express, c/o Zwicker & Associations, Peter N. Fish, Esq., 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312
518346770	Email/PDF: bncnotices@becket-lee.com	Oct 03 2024 21:16:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518272992	+ Email/Text: compliance@sentrycredit.com	Oct 03 2024 20:43:00	American Honda Finance Corp., c/o Sentry Credit Inc., PO Box 12070, Everett, WA 98206-2070
518272994	^ MEBN	Oct 03 2024 20:42:07	American Honda Finance Corporation, c/o MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
518272996	+ Email/PDF: bncnotices@becket-lee.com	Oct 03 2024 21:03:56	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518272997	^ MEBN	Oct 03 2024 20:42:31	BioReference Laboratories, PO Box 21134, New York, NY 10087-1134
518357077	EDI: Q3GTBI	Oct 04 2024 00:31:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
518273014	^ MEBN	Oct 03 2024 20:42:09	CKS Prime Investments LLC, Cross River Bank, c/o Alpha Recovery Corp., 6912 S. Quentin St., Unit 10, Englewood, CO 80112-4531
518272999	+ EDI: CAPITALONE.COM	Oct 04 2024 00:31:00	Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
518273002	+ Email/Text: bknotice@ercbpo.com	Oct 03 2024 20:43:00	Capital One Bank, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
518332897	Email/PDF: bncnotices@becket-lee.com	Oct 03 2024 21:05:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518273004	^ MEBN	Oct 03 2024 20:39:54	Capital One, N.A., c/o Professional Placement Services, LLC, PO Box 612, Milwaukee, WI 53201-0612
518273003	+ EDI: CAPITALONE.COM	Oct 04 2024 00:31:00	Capital one Retail Services, Lord & Taylor, PO Box 71106, Charlotte, NC 28272-1106

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518273005	+ EDI: URSI.COM	Oct 04 2024 00:25:00	Citibank, c/o Altran Financial, LP, PO Box 722910, Houston, TX 77272-2910
518273006	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518273007	+ Email/Text: ngisupport@radiusgs.com	Oct 03 2024 20:42:00	Citibank N.A., c/o Radius Global Solutions, PO Box 390905, Mail Code CBNK, Minneapolis, MN 55439-0905
518273008	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2024 20:43:00	Citibank NA, c/o Atlantic Credit & Finance Inc., PO Box 2083, Warren, MI 48090-2083
518395196	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518273009	+ Email/Text: BAN5620@UCBINC.COM	Oct 03 2024 20:42:00	Citibank, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
518273011	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank/Best Buy, Centralized Bk/Citicorp Credit Srvs, Po Box 790040, St Louis, MO 63179-0040
518273012	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
518273013	+ EDI: CITICORP	Oct 04 2024 00:31:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
518273015	+ EDI: WFNNB.COM	Oct 04 2024 00:31:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518273016	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2024 20:43:00	Comenity Capital Bank, c/o Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518273017	EDI: WFNNB.COM	Oct 04 2024 00:31:00	Comenity Capital/mprc, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518273064	EDI: CITICORP	Oct 04 2024 00:31:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518273018	+ Email/Text: GCSBankruptcy@gcserv.com	Oct 03 2024 20:41:00	Department Stores NA, c/o GC Services LP, PO Box 3855, Houston, TX 77253-3855
518273020	+ Email/Text: cms-bk@cms-collect.com	Oct 03 2024 20:42:00	Department Stores NB Macy's, c/o Capital Management Svc., 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518273019	+ Email/Text: legal@arsnational.com	Oct 03 2024 20:42:00	Department Stores National Bank, c/o ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
518394480	EDI: Q3G.COM	Oct 04 2024 00:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518284959	Email/Text: EBNBKNOT@ford.com	Oct 03 2024 20:43:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
518273025	Email/Text: bk@freedomfinancialnetwork.com	Oct 03 2024 20:41:00	Freedom Plus, 1875 S Grant St Ste 400, San Mateo, CA 94402
518273023	+ EDI: CRFRSTNA.COM	Oct 04 2024 00:25:00	Firestone, Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
518273024	+ Email/Text: EBNBKNOT@ford.com	Oct 03 2024 20:43:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
520179366	+ EDI: AISACG.COM	Oct 04 2024 00:31:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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518273028	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 03 2024 20:41:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
518273029	+ Email/Text: correspondence@credit-control.com	Oct 03 2024 20:42:00	Macy's, c/o Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
520024183	+ EDI: AISMIDFIRST	Oct 04 2024 00:25:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
520024182	+ EDI: AISMIDFIRST	Oct 04 2024 00:25:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518273031	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2024 20:43:00	Midland Funding LLC, c/o Midland Credit Management, PO Box 51319, Los Angeles, CA 90051-5619
518351704	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2024 20:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518273037	EDI: PRA.COM	Oct 04 2024 00:31:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
518397674	EDI: PRA.COM	Oct 04 2024 00:31:00	Portfolio Recovery Associates, LLC, C/O Citibank, N.a., POB 41067, Norfolk VA 23541
518381432	EDI: PRA.COM	Oct 04 2024 00:31:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
518390917	EDI: PRA.COM	Oct 04 2024 00:31:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
518273032	Email/Text: signed.order@pfwattorneys.com	Oct 03 2024 20:42:00	Midland Funding LLC, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518273030	Email/Text: signed.order@pfwattorneys.com	Oct 03 2024 20:42:00	Midland Funding LLC, c/o Pressler, Felt & Warshaw, LLP, 7 Entiin Road, Parsippany, NJ 07054
518273038	^ MEBN	Oct 03 2024 20:41:56	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518273035	+ EDI: PRA.COM	Oct 04 2024 00:31:00	Portfolio Recovery Assoc, c/o Snchrony Bank, PO Box 41021, Norfolk, VA 23541-1021
518273039	+ Email/Text: BankruptcyMail@questdiagnostics.com	Oct 03 2024 20:43:00	Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
518273043	Email/Text: rghani@sovms.com	Oct 03 2024 20:41:00	Sovereign Medical Group, 85 Harristown Road, 2nd Floor, Glen Rock, NJ 07452
518273045	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 03 2024 20:47:54	SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518273042	+ Email/Text: mediamanagers@clientservices.com	Oct 03 2024 20:41:00	Sears Gold Mastercard, c/o Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-4047
518273044	+ EDI: AISTMBL.COM	Oct 04 2024 00:25:00	Sprint, Customer Service, PO Box 629023, El Dorado Hills, CA 95762-9023
518273046	+ EDI: SYNC	Oct 04 2024 00:25:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518273047	+ EDI: SYNC	Oct 04 2024 00:25:00	Syncb/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
518273052	+ Email/Text: legal@arsnational.com	Oct 03 2024 20:42:00	Synchrony Bank, c/o ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
518273054	+ Email/Text: crdept@na.firstsource.com	Oct 03 2024 20:43:00	Synchrony Bank, c/o First Source, PO Box 628, Buffalo, NY 14240-0628

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User: admin

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518273048	+ EDI: SYNC	Oct 04 2024 00:25:00	Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518275480	^ MEBN	Oct 03 2024 20:40:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518273051	+ EDI: SYNC	Oct 04 2024 00:25:00	Synchrony Bank, c/o Advanced Call Center Technologies, PO Box 9091, Johnson City, TN 37615-9091
518273053	+ EDI: PRA.COM	Oct 04 2024 00:31:00	Synchrony Bank, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
518273055	+ Email/Text: ngisupport@radiusgs.com	Oct 03 2024 20:42:00	TD Bank, N.A., c/o Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
518273057	+ Email/Text: dlewis@csandw-llp.com	Oct 03 2024 20:42:00	The Valley Hospital, c/o Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
518298927	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 03 2024 21:03:27	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
518341725	EDI: USBANKARS.COM	Oct 04 2024 00:31:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518273061	EDI: USBANKARS.COM	Oct 04 2024 00:31:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
518273060	+ Email/Text: ngisupport@radiusgs.com	Oct 03 2024 20:42:00	US Bank NA, c/o Northland Group, PO Box 390900, Mail Code UBN11, Minneapolis, MN 55439-0990
518273059	+ Email/Text: ngisupport@radiusgs.com	Oct 03 2024 20:42:00	US Bank NA, c/o Radius Global Solutions, PO Box 390900, Mail Code UBN11, Minneapolis, MN 55439-0990
518373259	+ EDI: AIS.COM	Oct 04 2024 00:31:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518273062	+ EDI: VERIZONCOMB.COM	Oct 04 2024 00:31:00	Verizon, 500 Technology Drive, Suite 500, Saint Charles, MO 63304-2225
518273067	EDI: WFFC	Oct 04 2024 00:31:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
518273069	+ EDI: WFFC2	Oct 04 2024 00:31:00	WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438
518354358	+ EDI: WFFC2	Oct 04 2024 00:31:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
518366833	EDI: WFFC2	Oct 04 2024 00:31:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518273066	+ EDI: WFFC	Oct 04 2024 00:31:00	Wells Fargo Financial National Bank, MAC # N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310
518273068	+ EDI: WFFC	Oct 04 2024 00:31:00	Wells Fargo Home Mortgage, PO Box 105647, Atlanta, GA 30348-5647

TOTAL: 90

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518332933	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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518273041 ##+ ReadyRefresh by Nestle, c/o Associated Credit Services, 115 Flanders Road, Suite 140, PO Box 5171, Westborough, MA 01581-1087
518273049 ##+ Synchrony Bank, c/o Glenn Stuart Garbus, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jeffrey W. Herrmann	on behalf of Joint Debtor Josephine Franco jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann	on behalf of Debtor Frank Franco jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mercedes Diego	on behalf of Debtor Frank Franco md@njlawfirm.com jwh@njlawfirm.com
Mercedes Diego	on behalf of Joint Debtor Josephine Franco md@njlawfirm.com jwh@njlawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9